

<i>SERFF Tracking Number:</i>	<i>GRTT-127683271</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Guarantee Trust Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>49950</i>
<i>Company Tracking Number:</i>	<i>GTMIPPA2012AR</i>		
<i>TOI:</i>	<i>MS08I Individual Medicare Supplement -</i>	<i>Sub-TOI:</i>	<i>MS08I.012 Multi-Plan 2010</i>
	<i>Standard Plans 2010</i>		
<i>Product Name:</i>	<i>GTL 2010 Standardized Medicare Supplement Rate Filing</i>		
<i>Project Name/Number:</i>	<i>/</i>		

Filing at a Glance

Company: Guarantee Trust Life Insurance Company

Product Name: GTL 2010 Standardized SERFF Tr Num: GRTT-127683271 State: Arkansas

Medicare Supplement Rate Filing

TOI: MS08I Individual Medicare Supplement - SERFF Status: Closed-Approved- State Tr Num: 49950
Standard Plans 2010 Closed

Sub-TOI: MS08I.012 Multi-Plan 2010 Co Tr Num: GTLMIPPA2012AR State Status: Approved-Closed
Filing Type: Rate Reviewer(s): Stephanie Fowler

Author: Linda David

Date Submitted: 10/05/2011

Disposition Date: 10/10/2011

Disposition Status: Approved-Closed

Implementation Date Requested: On Approval

Implementation Date: 10/10/2011

State Filing Description:

General Information

Project Name:

Status of Filing in Domicile: Pending

Project Number:

Date Approved in Domicile:

Requested Filing Mode: Review & Approval

Domicile Status Comments:

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Individual Market Type:

Overall Rate Impact: 7%

Filing Status Changed: 10/10/2011

State Status Changed: 10/10/2011

Deemer Date:

Created By: Linda David

Submitted By: Linda David

Corresponding Filing Tracking Number:

Filing Description:

Annual loss ratio and rate revision for our 2010 Standardized Medicare Supplement plans.

Company and Contact

Filing Contact Information

Linda David, Product Analyst

1275 MILWAUKEE AVE

847-904-5639 [Phone]

GLENVIEW, IL 60025

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Standard Plans 2010
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Filing Company Information

Guarantee Trust Life Insurance Company	CoCode: 64211	State of Domicile: Illinois
1275 Milwaukee Avenue	Group Code: 687	Company Type: Mutual
1275 Milwaukee Avenue	Group Name:	State ID Number:
Glenview, IL 60025	FEIN Number: 36-1174500	
(847) 460-4772 ext. [Phone]		

Filing Fees

Fee Required?	No
Retaliatory?	No
Fee Explanation:	
Per Company:	No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Guarantee Trust Life Insurance Company	\$50.00	10/05/2011	52497913

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Stephanie Fowler	10/10/2011	10/10/2011

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Disposition

Disposition Date: 10/10/2011

Implementation Date: 10/10/2011

Status: Approved-Closed

Comment: The requested rate increase has been approved to be implemented on or after October 10, 2011. This increase only applies to new business.

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
Guarantee Trust Life Insurance Company	%	%	\$		\$	%	%

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Health - Actuarial Justification	Approved-Closed	No
Supporting Document	Cover Letter	Approved-Closed	Yes
Rate	Rates	Approved-Closed	Yes

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Rate Information

Rate data applies to filing.

Filing Method:	Serff
Rate Change Type:	Increase
Overall Percentage of Last Rate Revision:	0.000%
Effective Date of Last Rate Revision:	10/04/2011
Filing Method of Last Filing:	Serff

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
Guarantee Trust Life Insurance Company	%	%				%	%

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Rate/Rule Schedule

Schedule Item Status:	Document Name:	Affected Form Numbers: (Separated with commas)	Rate Action: Action:*	Rate Action Information:	Attachments
Approved-Closed 10/10/2011	Rates	G1040A, G1040C, G1040N	New		GTLNew_ AR_2012.pdf

Guarantee Trust Life Insurance Company
Standardized Medicare Supplement Premium Rates
Annual Rates - Effective 2012

ARKANSAS

	Preferred				Standard		
Age	Plan A	Plan C	Plan N		Plan A	Plan C	Plan N
All Ages	1,394.42	2,030.00	1,434.23		1,549.79	2,254.70	1,593.44

Zip Codes

720-722

716-719, 723-729

Area Factors

1.00

0.90

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Supporting Document Schedules

	Item Status:	Status
		Date:
Satisfied - Item: Health - Actuarial Justification	Approved-Closed	10/10/2011
Comments:		
Attachment:		
AR-RM_New_Plans.pdf		

	Item Status:	Status
		Date:
Satisfied - Item: Cover Letter	Approved-Closed	10/10/2011
Comments:		
Attachment:		
AR-LTR_New_Plans.pdf		



Guarantee Trust Life Insurance Company
1275 Milwaukee Avenue – Glenview, Illinois 60025 – (847) 699-0600

October 4, 2011

Ms. Julie Benafield Bowman
Arkansas Department of Insurance
Seniors Insurance Network
1200 West 3rd St.
Little Rock, AR 72201-1904

Re: Annual Loss Ratio & Rate Revision Filing - Standardized Medicare Supplement Forms
N.A.I.C. Company Code 687-64211
Federal ID Number 36-1174500
Company Filing Number GTLMIPPA2012AR

Dear Ms. Bowman:

Enclosed please find our rate increase filing for the new approved MIPPA 2010 forms. There have been no sales to date, and we are filing only for a trend rate increase. The affected forms and requested changes are as follows:

Form	G1040A	G1040C	G1040N	Average
Request	7.0%	7.0%	7.0%	7.0%

Your attention to this filing is greatly appreciated. If you have any questions, please call me at 1-847-904-5639, fax me at 1-847-699-0093 or e-mail me at Linda_David@gtlic.com.

Sincerely,

Guarantee Trust Life Insurance Company

Linda David
Product Analyst
Accident & Health Products

Encl.